

In re:
Cesar H. Torres
Debtor

Case No. 18-11824-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 30, 2022

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2022:

Recip ID	Recipient Name and Address
db	+ Cesar H. Torres, 4345 N. Orianna Street, Philadelphia, PA 19140-2408
14332665	PNC BANK, NATIONAL ASSOCIATION, C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14333003	+ PNC Bank National Association, c/o THOMAS YOUNG.HAE SONG, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Blvd., Suite 1400 Philadelphia, PA 19103-1814
14088848	+ Toyota Motor Credit Corporation, c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14075472	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court., Wells Fargo Hm Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701
14075470	+ Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
14075468	#+ Wells Fargo Bank, Po Box 94435, Albuquerque, NM 87199-4435
14075469	#+ Wells Fargo Bank, Attn: Bankruptcy, Po Box 94435, Albuquerque, NM 87199-4435
14293339	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
14104513	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
14085634	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14077447	+ Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
14075471	+ Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 01 2022 00:20:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 01 2022 00:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14075461	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 01 2022 00:20:00	American Honda Finance, Po Box 168088, Irving, TX 75016
14096678	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 01 2022 00:20:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14257727	Email/Text: megan.harper@phila.gov	Jul 01 2022 00:20:00	City of Philadelphia, c/o Pamela Elchert Thurmond, 1401 JFK Boulevard, 5th Floor, Municipal Services Bldg, Philadelphia, PA 19102
14190113	Email/Text: megan.harper@phila.gov	Jul 01 2022 00:20:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy

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Case Number	Action	Subject	Date/Time	Address
14075463	+	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 01 2022 00:23:09	Blvd., 5th Floor, Philadelphia, PA 19102-1595
14112968	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 01 2022 00:20:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14075464	+	Email/Text: fblegalcounseling@firstbankpr.com	Jul 01 2022 00:20:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14075462		Email/PDF: ais.chase.ebn@aisinfo.com	Jul 01 2022 00:22:58	First Bank Puerto Rico, Attn: Bankruptcy, Po Box 9146, San Juan, PR 00908-0146
14075465		Email/Text: Bankruptcy.Notices@pnc.com	Jul 01 2022 00:20:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14075466		Email/Text: Bankruptcy.Notices@pnc.com	Jul 01 2022 00:20:00	PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14111697		Email/Text: Bankruptcy.Notices@pnc.com	Jul 01 2022 00:20:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14562361		Email/Text: amps@manleydeas.com	Jul 01 2022 00:20:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14562197		Email/Text: amps@manleydeas.com	Jul 01 2022 00:20:00	PNC Bank National Association, c/o Karina Velter, Esquire, Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14103084		Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 01 2022 00:23:09	PNC Bank, National Association, c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14217467	+	Email/Text: bncemail@w-legal.com	Jul 01 2022 00:20:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14075467		Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 01 2022 00:20:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14086240	+	Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 01 2022 00:20:00	Toyota Motor Credit Corp, Po Box 8026, Cedar Rapids, IA 52408
14228204		Email/PDF: bncnotices@becket-lee.com	Jul 01 2022 00:23:09	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14075469	+	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 01 2022 12:11:21	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14075470	+	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 01 2022 12:11:21	Wells Fargo Bank, Attn: Bankruptcy, Po Box 94435, Albuquerque, NM 87199-4435
14075468	+	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 01 2022 12:11:21	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
14293339	+	Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jul 01 2022 12:11:45	Wells Fargo Bank, Po Box 94435, Albuquerque, NM 87199-4435
14104513		Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jul 01 2022 12:11:45	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
14077447	+	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 01 2022 12:11:46	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
14085634		Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 01 2022 12:11:21	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
14094999	+	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 01 2022 12:11:46	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14075471	+	Email/PDF: Bankruptcynoticesauto@wellsfargo.com		Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

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Jul 01 2022 12:11:45

Wells Fargo Dealer Services, Attn: Bankruptcy, Po
Box 19657, Irvine, CA 92623-9657

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14257728	*P++	CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court:, City of Philadelphia, c/o Pamela Elchert Thurmond, 1401 JFK Boulevard, 5th Floor, Municipal Services Bldg, Philadelphia, PA 19102
14334355	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK, NATIONAL ASSOCIATION, P.O. Box 94982, CLEVELAND OH 44101
14582189	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
14094999	##+	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2022 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor PNC Bank National Association amps@manleydeas.com
BRAD J. SADEK	on behalf of Debtor Cesar H. Torres brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
JAMES A. PROSTKO	on behalf of Creditor Wells Fargo Bank N.A paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor PNC Bank National Association paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor Wells Fargo Bank N.A paeb@fedphe.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
PAMELA ELCHERT THURMOND	on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov edelyne.jean-baptiste@phila.gov
THOMAS SONG	on behalf of Creditor Wells Fargo Bank N.A tomysong0@gmail.com
THOMAS SONG	on behalf of Creditor PNC Bank National Association tomysong0@gmail.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com mortoncraige cf@gmail.com

WILLIAM EDWARD CRAIG

on behalf of Creditor Wells Fargo Bank N.A. d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com,
mortoncraige cf@gmail.com

TOTAL: 13

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Cesar H. Torres

Debtor(s)

Case No: 18-11824-mdc

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 6/30/22